

COMBINED DECLARATION/POWER OF ATTORNEY FOR UTILITY/DESIGN PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

ELECTRONIC NEGOTIATION AND FULFILLMENT FOR PACKAGE OF FINANCIAL PRODUCTS AND/OR SERVICES

the specification of which is attached hereto, unless the following box is checked:

was filed on December 5, 2000 as United States Application Number or PCT International Application Number 09/729,090 and was amended on (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefit(s) under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application(s) for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Priority Not Claimed

(Number)

(Country)

Day/Month/Year Filed

(Number)

(Country)

Day/Month/Year Filed


I hereby claim the benefit under 35 U.S.C. § 120 or § 119(e) of any United States application(s), or § 365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.

(Application Serial No.)

(Filing Date)

(Status -- patented, pending, abandoned)

(Application Serial No.)

(Filing Date)

(Status -- patented, pending, abandoned)

I hereby appoint the attorneys and agents of Staas & Halsey LLP under USPTO Customer No. 21,171 to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith:



21171

PATENT TRADEMARK OFFICE

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of sole or first inventor Steven C. MUTSCHLER

Inventor's Signature SC. Mutschler

Date 3/1/01

Residence 1702 Burkwood Court, Vienna, VA 22180

Citizenship UNITED STATES

Mailing Address Same as residence address.

Full name of second joint inventor, if any Sandra L. DEVINE

Second Inventor's Signature _____

Date _____

Residence 3856 N. Rixley Street, Arlington, VA 22207

Citizenship UNITED STATES

Mailing Address Same as residence address.

Since the Notice to File Missing Parts of Nonprovisional Application set an original due date of April 5, 2001, petition is hereby made for an extension to cover the date this reply is filed for which the requisite fee is enclosed (1 month (\$110)); (2 months (\$390)); (3 months (\$890)); (4 months (\$1,390)); (5 months (\$1,890));

METHOD OF PAYMENT

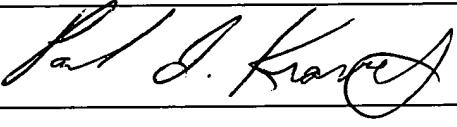
Check enclosed as payment.
 Charge "TOTAL FEES DUE" to the Deposit Account No. 19-3935, below.

AUTHORIZATION

If the above-noted "AMOUNT ENCLOSED" is not correct, the Commissioner is hereby authorized to credit any overpayment or charge any additional fees under 37 CFR 1.16 or 1.17 necessary to maintain pendency of the present application to:

Deposit Account No.: 19-3935
Deposit Account Name: STAAS & HALSEY LLP

SUBMITTED BY: STAAS & HALSEY LLP

Typed Name	Paul I. Kravetz	Reg. No.	35,230
Signature		Date	5/7/01